

GOLD CANYON BANK

	CPP Disbursement Date 06/26/2009	Cert 58066	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$65	\$59	-9.6%		
Loans	\$31	\$30	-2.1%		
Construction & development	\$6	\$5	-9.8%		
Closed-end 1-4 family residential	\$2	\$2	-21.1%		
Home equity	\$4	\$4	3.3%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-17.1%		
Commercial & Industrial	\$5	\$5	2.8%		
Commercial real estate	\$9	\$10	7.1%		
Unused commitments	\$2	\$4	53.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$4	-43.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$19	-15.6%		
Cash & balances due	\$1	\$2	45.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$60	\$56	-6.6%		
Deposits	\$60	\$56	-6.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$5	\$3	-46.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	5.4%	--		
Tier 1 risk based capital ratio	13.1%	9.0%	--		
Total risk based capital ratio	14.4%	10.3%	--		
Return on equity ¹	-97.6%	-73.6%	--		
Return on assets ¹	-9.0%	-4.1%	--		
Net interest margin ¹	2.6%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	4870.6%	80.9%	--		
Loss provision to net charge-offs (qtr)	134.6%	145.5%	--		
Net charge-offs to average loans and leases ¹	8.0%	3.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	4.4%	5.2%	4.9%	--
Closed-end 1-4 family residential	0.0%	23.2%	0.0%	0.0%	--
Home equity	0.0%	4.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	1.0%	0.0%	0.5%	--
Commercial & Industrial	0.0%	0.0%	6.3%	0.0%	--
Commercial real estate	0.0%	1.8%	0.0%	0.0%	--
Total loans	0.1%	3.3%	2.0%	0.9%	